

# New Hire Benefits Summary

Welcome to the State of Arizona! This is a brief overview of elective benefits offered by the State of Arizona Benefit Options Program for medical, dental, vision, short-term disability, life insurance, and more!

For additional information on benefits coverage, requirements, and eligibility, please refer to the Arizona Department of Administration (ADOA) New Hire Benefits Guide or the ADOA Benefit Options website ([benefitoptions.az.gov](http://benefitoptions.az.gov)).

## Benefits Enrollment Forms, Guides, and Instructions

You may view, print, and download the New Hire Benefits Guide, the Summary of Benefits and Coverage, benefit enrollment forms, and instructions from the Benefit Options Website at [benefitoptions.az.gov](http://benefitoptions.az.gov).

To enroll in Benefit Options online, go to the Y.E.S. (Your Employee Services) website at [yes.az.gov](http://yes.az.gov). Enrollment must be completed within 31 days from the date of eligibility.

If you are enrolling a dependent with a different last name, you will need to submit a copy of the birth certificate or marriage license to the ADOA Benefit Services Office to complete processing of benefits coverage. (See page 3 for Benefit Options contact information.)

## Elective Benefits

### Medical Plans

Benefit Options offers three types of medical plans:

- **EPO** (Exclusive Provider Organization)
- **PPO** (Preferred Provider Organization)
- **HSA** (Health Savings Account Option)

You may enroll in any of the four provider networks contracted with the Plan:

- Aetna
- Blue Cross Blue Shield of Arizona/AmeriBen
- CIGNA
- UnitedHealthcare

Each plan type has identical coverage. However, the networks differ in the providers offered.

### Pay Period Medical Premiums (26 pay periods)<sup>1</sup>

Plan	Tier	Employee Premium	State Premium	Total Premium	Agency HSA Contribution
<b>EPO</b> (Aetna, BCBS of AZ/AmeriBen, CIGNA, UnitedHealthcare)	Emp Only	\$18.46	\$253.85	\$272.31	-
	Emp+Adult	\$54.92	\$522.92	\$577.84	-
	Emp+Child	\$46.62	\$497.54	\$544.16	-
	Family	\$102.00	\$648.46	\$750.46	-
<b>PPO</b> (Aetna, BCBS of AZ/AmeriBen, UnitedHealthcare)	Emp Only	\$71.54	\$342.00	\$413.54	-
	Emp+Adult	\$161.54	\$695.08	\$856.62	-
	Emp+Child	\$152.77	\$667.85	\$820.62	-
	Family	\$224.31	\$890.31	\$1114.62	-
<b>HSAO</b> (Aetna)	Emp Only	\$12.00	\$232.15	\$244.15	\$27.70
	Emp+Adult	\$47.08	\$466.15	\$513.23	\$55.39
	Emp+Child	\$37.38	\$450.92	\$488.30	\$55.39
	Family	\$89.08	\$583.85	\$672.93	\$55.39

## Pharmacy Plan

MedImpact is the pharmacy provider for all medical plans.

## Dental Plans

Benefit Options offers two types of dental plans:

- Delta Dental PPO Plus Premier (Delta Dental)
- Total Dental Administrators (TDA)

### Delta Dental PPO Plus Premier (Delta Dental)

With the Delta Dental plan, you can elect to see any licensed dentist. The maximum benefit is \$2,000 per person per year. The maximum lifetime benefit for orthodontia is \$1,500. Deductibles/out-of-pocket payments will apply.

### Total Dental Administrators (TDA)

With the TDA plan, you MUST use a participating dental provider in Arizona. There are no annual deductible or maximums, no claim forms, and no waiting periods. Pre-existing conditions are covered. Specific copays and lab fees apply for services and/or prosthodontic materials.

### Pay Period Dental Premiums (26 pay periods)<sup>1</sup>

Plan	Tier	Employee Premium	State Premium	Total Premium
TDA	Emp Only	\$1.86	\$2.29	\$4.15
	Emp+Adult	\$3.72	\$4.58	\$8.30
	Emp+Child	\$3.50	\$4.58	\$8.08
	Emp+Fam	\$6.12	\$6.32	\$12.44
Delta Dental	Emp Only	\$14.30	\$2.29	\$16.59
	Emp+Adult	\$30.33	\$4.58	\$34.91
	Emp+Child	\$23.34	\$4.58	\$27.92
	Emp+Fam	\$48.26	\$6.32	\$54.58

## Vision

Benefit Options offers two vision care programs:

- Avesis Advantage Program
- Avesis Discount Program

### Avesis Advantage Program

The Avesis Advantage Program provides yearly coverage for vision exam, glasses or contact lenses, extensive provider access throughout the state, and a \$300 allowance for LASIK. You can also receive unlimited discounts on additional optical purchases.

## Avesis Discount Program

If you choose not to enroll in the Avesis Advantage Program, you will **automatically** receive an Avesis Discount Card at no cost. The Avesis Discount Card provides you with substantial discounts on vision exams and corrective materials. **Enrollment is not required.**

### Pay Period Vision Premiums

(26 pay periods)<sup>1</sup>

Plan	Tier	Employee Premium
Avesis Advantage Program (Insured Plan)	Emp Only	\$2.23
	Emp+1	\$6.24
	Family	\$7.78
Avesis Discount Program (Avesis Discount Card)	Emp	\$0.00

## Life Insurance

The Hartford is the Benefit Options vendor for life insurance.

### Basic Life Insurance

You are automatically covered for \$15,000 of basic life insurance by The Hartford at no cost to you.

### Supplemental Life and AD&D Insurance

Benefit Options also provides \$15,000 Accidental Death and Dismemberment (AD&D) insurance coverage by The Hartford at no cost to you. Supplemental life insurance is available in increments of \$5,000 (not to exceed \$300,000 or 3 times your annual salary). The first \$35,000 of supplemental life insurance is pretax. Your premium for supplemental life insurance is based

### Pay Period Supplemental Life and AD&D Premiums (26 pay periods)<sup>1</sup>

Your Age	Cost per \$5,000/ pay period
29 and under	\$0.23
30-34	\$0.28
35-39	\$0.32
40-44	\$0.55
45-49	\$0.74
50-54	\$1.20
55-59	\$1.71
60-64	\$3.09
65-69	\$3.09
70+	\$4.89

on your age as of January 1 (the first day of the plan year).

### Dependent Life Insurance

You can purchase life insurance coverage by The Hartford for your dependents. Each dependent will be covered for the amount you choose for a small employee premium.

Pay Period Dependent Life Premiums (26 pay periods) <sup>1</sup>	
Coverage Amount	Cost/per pay period
\$2,000	\$0.43
\$4,000	\$0.87
\$6,000	\$1.30
\$12,000	\$2.60
\$15,000	\$3.25
\$50,000 <sup>2</sup>	\$11.19

### Short-Term Disability (STD) Insurance

Benefit Options offers short-term disability insurance by The Hartford. If you are unable to work due to illness, pregnancy, or a non-work related injury (as determined by The Hartford), you may receive a weekly benefit for up to 26 weeks. You must meet the actively-at-work provision.

If you elect STD coverage after your initial eligibility enrollment period and become disabled during the first 12 months of being covered under the Plan, your benefits will start on the 61st day of disability due to illness or pregnancy.

Pay Period STD Premiums (26 pay periods) <sup>1</sup>	
Employee Cost/Monthly	
\$0.70 per \$100 of your earned monthly wages	
Monthly premium = (Earned monthly wages/100) x \$0.70	
Example: Earned monthly wages = \$1,000	
Monthly premium = (\$1,000/100) x \$0.70 = \$7	

### Flexible Spending Accounts (FSAs)—Medical and/or Dependent Care

Medical and/or Dependent Care Flexible Spending Accounts (FSAs) allow you to set aside pretax dollars to pay medical expenses or out-of-pocket child care expenses for dependents under the age

of 13. You specify the annual dollar amount of your earnings to be deposited to each account. Minimum and maximum contributions apply. Enrollment in an FSA must be completed within 31 days from the date of eligibility.

### Other Benefit Programs

State employees may also participate in other benefit programs and services provided by Benefit Options:

#### ■ Wellness

The BeWell Wellness program offers free or low cost services and programs such as mini-health screenings, flu shots, and health management education courses. For more information on Wellness, go to the Benefit Options Wellness website at:

[www.benefitoptions.az.gov/wellness](http://www.benefitoptions.az.gov/wellness).

#### ■ Computer Purchase Program

You may purchase new, brand name computers through the ease of payroll deductions. The Computer Purchase Program (Purchasing Power) is not a discount program, but an alternative to financing. Easy qualifications to enroll in program.

#### ■ Auto and Home Insurance Program

Travelers Insurance and Liberty Mutual Insurance offer the convenience of automatic payroll deductions and special program savings. You can apply and comparison shop year round.

#### ■ Discount Program (PerksConnect)

With PerksConnect, you receive discounts on products and services for: local retailers, restaurants, gift cards, movie tickets, vacations, etc. Visit the PerksConnect website at:

[www.member.perksconnect.com](http://www.member.perksconnect.com).

### Benefit Options Contact Information

**Mail:** Benefit Options  
Arizona Department of Administration  
Human Resources Division—Benefit Services  
100 N. 15th Avenue, Suite 103  
Phoenix, AZ 85007

**Phone:** 602.542-5008 or 1.800.304.3687

**Email:** [benefitissues@azdoa.gov](mailto:benefitissues@azdoa.gov)

<sup>1</sup> UA has 24 pay period deductions. Please refer to your Human Resources website for more information.

<sup>2</sup> Employees must have combined basic and supplemental coverage of at least \$50,000; supplemental life elections must be at least \$35,000.